



ROSEMARIE DIAMOND  
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NEW JERSEY

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Andrew Spivack, Esquire  
Bankruptcy Attorney

August 5, 2022

SENT VIA REGULAR MAIL AND E-MAILED TO:

BRAD SADEK, Esquire  
Sadek and Cooper  
1315 WALNUT ST STE 502  
PHILADELPHIA, PA 19107  
Email: [brad@sadeklaw.com](mailto:brad@sadeklaw.com)

RE: MARGARET CULBERTSON  
Bankruptcy No. 18-18473-elf  
1129 Agnew Dr, Drexel Hill, PA 19026  
Loan ending in [REDACTED]

Dear Counselor:

Our client has advised us that payment have not been made in accordance with the terms of the Stipulation agreed to by the parties and approved by the Bankruptcy Court by an Order entered on July 19, 2021.

Pursuant to the terms of the Stipulation, your client has failed to make regular monthly payments, for the months of June 1, 2022 through August 1, 2022 in the amount of \$1,458.60 each, less Debtor's suspense in the amount of \$56.44. In order to cure this default, it will be necessary for your client to remit \$4,319.36, representing payment(s) past due under the terms of the Stipulation, within ten (10) days from the date of this letter.

Your client's payment to cure this default should be remitted to:

PHH Mortgage Corporation  
PHH MORTGAGE SERVICES  
MAILSTOP SBRP // P.O. BOX 5469  
MOUNT LAUREL, NJ 08054

If your client does not remit the above amount within the ten (10) day period, we will certify default with the Bankruptcy Court and request relief from the automatic stay.

Bankruptcy Dept.  
Brock and Scott, PLLC

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU: ARE A DEBTOR IN AN ACTIVE BANKRUPTCY CASE; ARE UNDER THE PROTECTION OF A BANKRUPTCY STAY; OR, HAVE RECEIVED A DISCHARGE IN BANKRUPTCY AND YOU HAVE NOT REAFFIRMED THE DEBT, THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY AND SHOULD NOT BE CONSTRUED AS AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY.

cc:  
MARGARET CULBERTSON

**PHH Mortgage Corporation**